

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Barry L. Messersmith, Jr.
Belinda M. Messersmith
Debtors

Case No. 12-03262-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AGarner
Form ID: 3180WJO2

Page 1 of 2
Total Noticed: 52

Date Rcvd: Jun 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2017.

db +Barry L. Messersmith, Jr., 99 Crimson Avenue, Taneytown, MD 21787-2171
jdb +Belinda M. Messersmith, 220 North Main Street, Spring Grove, PA 17362-1118
4117759 AES STUDENT LOAN SERVICING, PO BOX 8134, HARRISBURG, PA 17130-8134
4117760 AES-LOAN SERVICING, PO BOX 2461, HARRISBURG, PA 17105-2461
4136616 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183
4147481 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
4117776 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: HOME DEPOT, PO BOX 182676, COLUMBUS, OH 43218)
4117767 +DR. HAL COHEN ORTHODONTIST, 135 EAST ELM AVE, HANOVER, PA 17331-1813
4117768 +EIS COLLECTIONS, PO BOX 1730, REYNOLDSBURG, OH 43068-8730
4117774 +GLATCO CREDIT UNION, 53 S MAIN ST, PO BOX 197, SPRING GROVE, PA 17362-0197
4117775 GLATCO CREDIT UNION, PO BOX 197, SPRING GROVE, PA 17362-0197
4117779 +LEFFLER ENERGY, PO BOX 302, MOUNT JOY, PA 17552-0302
4117780 +LEFFLER ENERGY, PO BOX 28335, NEWARK, NJ 07101-3116
4117783 +NORTHLAND GROUP INC, PO BOX 390905, EDINA, MN 55439-0905
4139653 +PNC Bank, National Association, c/o Vitti & Vitti & Associates, P.C., 215 Fourth Avenue,
Pittsburgh, PA 15222-1707
4117788 +PNC MORTGAGE, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5433
4117787 +PNC MORTGAGE, PO BOX 6534, CAROL STREAM, IL 60197-6534
4117792 +VITTI & ASSOCIATES PC, 215 FOURTH AVE, PITTSBURGH, PA 15222-1707

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

EDI: AIS.COM Jun 26 2017 18:58:00 Midland Funding LLC by American InfoSource LP as a,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
4117762 +EDI: CAPITALONE.COM Jun 26 2017 18:58:00 CAPITAL ONE, PO BOX 30281,
SALT LAKE CITY, UT 84130-0281
4117761 +EDI: CAPITALONE.COM Jun 26 2017 18:58:00 CAPITAL ONE, PO BOX 71083,
CHARLOTTE, NC 28272-1083
4117763 EDI: CHASE.COM Jun 26 2017 18:58:00 CHASE BANK ONE, PO BOX 15153,
WILMINGTON, DE 19886-5153
4117765 EDI: CHASE.COM Jun 26 2017 18:58:00 CHASE BANK ONE, PO BOX 15298,
WILMINGTON, DE 19850-5298
4117764 +EDI: CHASE.COM Jun 26 2017 18:58:00 CHASE BANK ONE, PO BOX 15548,
WILMINGTON, DE 19886-5548
4117766 EDI: CRFRSTNA.COM Jun 26 2017 18:58:00 CREDIT FIRST-FIRESTONE, PO BOX 81344,
CLEVELAND, OH 44188-0344
4145210 +EDI: CRFRSTNA.COM Jun 26 2017 18:58:00 Credit First NA, Po Box 818011,
Cleveland, OH 44181-8011
4202943 EDI: ECMC.COM Jun 26 2017 18:58:00 ECMC, PO Box 75906, St. Paul, MN 55175
4132473 EDI: RMSC.COM Jun 26 2017 18:58:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
PO Box 960061, Orlando FL 32896-0661
4117769 +EDI: RMSC.COM Jun 26 2017 18:58:00 GEGRB/CARE CREDIT, PO BOX 960061,
ORLANDO, FL 32896-0061
4117770 +EDI: RMSC.COM Jun 26 2017 18:58:00 GEGRB/CARE CREDIT, PO BOX 965033,
ORLANDO, FL 32896-5033
4117771 +EDI: RMSC.COM Jun 26 2017 18:58:00 GEGRB/LOWES, PO BOX 965004, ORLANDO, FL 32896-5004
4117772 +EDI: RMSC.COM Jun 26 2017 18:58:00 GEGRB/WAL MART, PO BOX 965024,
ORLANDO, FL 32896-5024
4117773 +EDI: RMSC.COM Jun 26 2017 18:58:00 GEMB/CARE CREDIT, PO BOX 981439,
EL PASO, TX 79998-1439
4117777 EDI: CBSKOHLS.COM Jun 26 2017 18:58:00 KOHLS, PO BOX 2983, MILWAUKEE, WI 53201-2983
4117778 +EDI: CBSKOHLS.COM Jun 26 2017 18:58:00 KOHLS, N56 W17000 RIDGEWOOD DR,
MENOMONEE FALLS, WI 53051-7096
4117782 +EDI: RMSC.COM Jun 26 2017 18:58:00 LOWES, PO BOX 530914, ATLANTA, GA 30353-0914
4171169 EDI: RESURGENT.COM Jun 26 2017 18:58:00 LVNV Funding, LLC its successors and assigns as,
assignee of One Main Financial Inc., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4302518 EDI: AIS.COM Jun 26 2017 18:58:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
4117785 +EDI: AGFINANCE.COM Jun 26 2017 18:58:00 ONE MAIN FINANCIAL, 300 SAINT PAUL ST, BSP13A,
BALTIMORE, MD 21202-2120
4117784 +EDI: AGFINANCE.COM Jun 26 2017 18:58:00 ONE MAIN FINANCIAL, PO BOX 183172,
COLUMBUS, OH 43218-3172
4117786 +EDI: AGFINANCE.COM Jun 26 2017 18:58:00 ONE MAIN FINANCIAL, 605 MUNN ROAD, PO BOX 70918,
CHARLOTTE, NC 28272-0918
4173790 EDI: PRA.COM Jun 26 2017 18:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4117789 +EDI: WTRRNANK.COM Jun 26 2017 18:58:00 TARGET, PO BOX 660170, DALLAS, TX 75266-0170
4117790 +EDI: WTRRNANK.COM Jun 26 2017 18:58:00 TARGET, PO BOX 673, MINNEAPOLIS, MN 55440-0673
4131191 +E-mail/Text: bncmail@w-legal.com Jun 26 2017 18:58:35 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4117791 +EDI: VERIZONEAST.COM Jun 26 2017 18:58:00 VERIZON, 500 TECHNOLOGY DR,
SAINT CHARLES, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4189093 EDI: VERIZONEAST.COM Jun 26 2017 18:58:00 Verizon, PO BOX 3037,
Bloomington, IL 61702-3037
4189094 +EDI: VERIZONWIRE.COM Jun 26 2017 18:58:00 Verizon Wireless, PO BOX 3397,
Bloomington, IL 61702-3397
4117793 EDI: RMSC.COM Jun 26 2017 18:58:00 WALMART/GEICRB, PO BOX 530927, ATLANTA, GA 30353-0927
4117795 +EDI: WFFC.COM Jun 26 2017 18:58:00 WELLS FARGO DEALER SERVICES, PO BOX 1697,
WINTERVILLE, NC 28590-1697
4117794 +EDI: WFFC.COM Jun 26 2017 18:58:00 WELLS FARGO DEALER SERVICES, PO BOX 25341,
SANTA ANA, CA 92799-5341
4272845 EDI: ECAST.COM Jun 26 2017 18:58:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
cr* ECMC, P O Box 75906, St. Paul, MN 55175
cr* Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
cr* +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
cr* +Verizon, PO box 3037, Bloomington, IL 61702-3037
cr* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262
4302803* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
4272846* eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
4117781 ##+LITTMAN & BARCLAY PLAN-FRED MYER, PO BOX 183015, COLUMBUS, OH 43218-3015
TOTALS: 0, * 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroupp@kmlawgroup.com
Timothy Alan Baker on behalf of Joint Debtor Belinda M. Messersmith bakerlawfirmllc@yahoo.com,
tbakerlaw@msn.com
Timothy Alan Baker on behalf of Debtor Barry L. Messersmith, Jr. bakerlawfirmllc@yahoo.com,
tbakerlaw@msn.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Barry L. Messersmith Jr.**
First Name Middle Name Last Name
Debtor 2 **Belinda M. Messersmith**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:12-bk-03262-RNO**

Social Security number or ITIN **xxx-xx-5375**
EIN ____-____-____
Social Security number or ITIN **xxx-xx-7918**
EIN ____-____-____

Order of Discharge

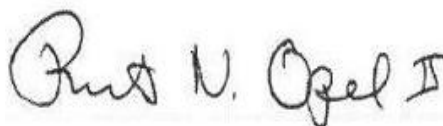
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Belinda M. Messersmith

June 26, 2017

By the court:



Honorable Robert N. Opel
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.